



NOTICE OF PUBLIC MEETING: *FEMA Map Modernization – Changes to Flood Insurance Rate Maps and Flood Insurance Requirements*

Notice to Property Owner:

As you may know, the risk for flooding changes over time due to rainfall patterns, land use, a greater understanding of current engineering practices, and many other factors. The risk for flooding can vary within the same neighborhood and even property to property. Flooding occurs in both high-risk areas as well as low- to moderate-risk areas. Knowing your flood risk is the first step toward flood protection.

The Federal Emergency Management Agency (FEMA), as part of its Map Modernization Program, has recently reexamined the City of Reno's flood zones and has developed digital flood hazard maps. As part of this effort, FEMA has also reexamined areas protected by levees or levee-like structures. The new maps, also known as digital Flood Insurance Rate Maps (dFIRM), have just been released for public review, and reflect current flood risks, replacing paper flood maps that are up to 14 years old. As a result, you and other property owners throughout the City of Reno will have up-to-date, Internet-accessible information about your flood risk, on a property-by-property basis. As part of the Map Modernization effort, FEMA considered input from the City of Reno, local government agencies and other private sector partners.

How will these changes affect you?

The purpose of this letter is to inform you that due to the inherent risks associated with levees and levee-like structures, ***your parcel has been mapped into a higher risk zone***, known as a Special Flood Hazard Area (SFHA), and shown as a Zone "A" on the FIRM. If you have a mortgage from a federally-regulated lender and the building(s) on this parcel are within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost "grandfathering" options offered by the NFIP for properties being mapped into higher-risk areas for the first time.

If you are not required to purchase flood insurance, it is still recommended that you do so. Over the life of a 30-year loan, there is about a three times greater chance of having a flood in your home than having a fire.* Most homeowner's insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance, visit the NFIP's website: www.floodsmart.gov.

If your affected property is tenant occupied, you may want to consider notifying the tenant of this change as well, as they may want to purchase a flood insurance policy for their contents.

The new maps help promote public safety.

These flood hazard maps are important tools used in the effort to protect lives and properties in the City of Reno. By showing the extent to which areas of the City of Reno and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders, and others to make determinations about where and how new structures and developments should be built.

When do the maps become effective?

On September, 16, 2008, FEMA released the new dFIRM's. *These maps will become effective on March 16, 2009, as will any new flood insurance requirements.* The City of Reno will continue to regulate development and substantial improvements of property in Special Flood Hazard Areas.

Here's where to go for more information.

Local officials will be holding public meetings at the Damonte Ranch High School on November 17th and November 24th. This is the same meeting held on two different dates. Please attend one meeting on a date convenient for you. The agenda is included with this letter. Maps with the parcels affected will be available to review as well as informational brochures and handouts.

For general information about the flood map modernization project visit FEMA's website at: <http://www.fema.gov/hazard/flood/index.shtm>. For more information, please contact Joe Coudriet, P.E., or Kerri Williams-Lanza, P.E. of the City of Reno Public Works Department at (775) 334-2679 or (775) 334-2683, respectively, between the hours of 8:00 a.m. and 5:00 p.m. Monday through Friday. Information is also available on the City of Reno website at <https://www.cityofreno.com/Index.aspx?page=1621>.